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NATIONALFastCash.com

HOW IT WORKS

TESTIMONIALS

QUESTIONS?

PRIVACY POLICY

REPORT SPAM

Need Cash?
get up to **\$1,000⁰⁰**
in your account
as soon as **TOMORROW!**



+ EASY QUALIFY!

NATIONALFastCash

- No Credit Checks!**
- No Paper Hassles!*
- Nothing to Fax!*

APPLY ONLINE

"The service is excellent ... it's a lot more convenient than going into the office and waiting hours upon hours to get approved."

Samuel
Park Forest, IL

"...the representative I talked to was real great and they went over the details with me and explained to me piece by piece and I want to say thank you..."

Zanetta
Kingwood, TX

APPLY NOW

+ SEE HOW MUCH YOU CAN GET... ONLINE!

This site will match you with a cash advance lender.
Please complete your information correctly below.

First Name:

Mattingly_tsstest

Last Name:

Tomille_tsstest

Address:

7009 Greenville-spartanb

City:

Columbus

State:

WI

Home Phone:

278-555-4831

Email:

54799940@tssmasterd.cc

Employed at:

Waccamaw Elementary

ARE YOU a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer (or a dependent of such member). [More Information](#)

☐ Yes ☒ No

How do you receive your pay:

Electronic Deposit into Checking account

How often are you paid? Every Week

Which day? Monday

Go To Next Step

By submitting your information you agree to the terms of our
[Privacy Policy](#) and [Terms of Website Use](#).

HELPING THOUSANDS OF PEOPLE EVERY DAY!

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CONGRATULATIONS

YOU ARE PRE-QUALIFIED! Find out how much cash you qualify for now!

Please complete the following to get your loan amount:

Personal Information

* Social Security Number: ***-**-****
 Your Current Housing Situation:
 Time at residence:
 Driver's License Number / State ID:
 State Issued In:
 * Mobile Phone: Required for loan updates via text message ***-**-****

Employment Information

Main source of your income: ☒ Job Income ☐ Benefits ☐ Self Employment
 * How long have you been with your current employer?

Bank Information

Your bank account information is required in order to ensure that your cash is correctly deposited to your account on a timely basis.

ABA or Bank Routing Number: Bank Account Number: Check Number:
NOTE: Please ensure that the routing number you enter does not start with a number 0. Your external routing number is found on an actual copy of your check. Please do not use a deposit slip to enter this information.

* Bank Name:
 * ABA/Routing Number:
 * Account Number:
 Minimum Loan Amount:
Notes: Most Payday Lenders can only provide loans up to \$500

Verification Code

This is for your protection. This feature prevents automated programs from applying without your knowledge.

Enter the verification code as shown:

I certify that I am a U.S. resident over the age of 18 and I agree to the Privacy Policy and Terms of Website Use. I further agree that I may receive special email, SMS and other offers from trusted marketing partners.

Find Out How Much You Qualify for Now!

Please allow up to 2 minutes for your information to be submitted. Do not click the "back" button on your browser after you submit your information.

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Need Cash?

get up to **\$1,000⁰⁰**

in your account **TOMORROW!**
as soon as



CONGRATULATIONS

YOU ARE PRE-QUALIFIED! Find out how much cash you qualify for now!

YOU ARE PRE-QUALIFIED!
Searching for Lender...

HELPING THOUSANDS OF PEOPLE EVERY DAY!

NATIONALFastCash.com

REPORT SPAN

PRIVACY POLICY

QUESTIONS?

TESTIMONIALS

HOW IT WORKS

Need Cash?

get up to **\$1,000⁰⁰**

in your account
as soon as **TOMORROW!**

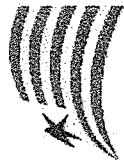


A lender has been selected for your loan.

You will be redirected to their site in a moment.

[Click here](#) if the page does not redirect

YOU ARE PRE-APPROVED WITH THE LENDER BELOW



AMERILOAN[®]

Where America Goes For Cash Advances

AmeriLoan has been selected as your lender.

You will be redirected to their site in a moment.

[Click here](#) if the page does not redirect

HELPING THOUSANDS OF PEOPLE EVERY DAY!

E

Personal Information Page: On the 1st page of the Application process, the Applicant provides Name, Address, Email Address, Home Phone, Cell phone, Social Security Number, and Date of Birth then clicks on "Continue".

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"I always choose 500 Fast Cash because all representatives are helpful and it's a company that when I need it, it is there to help!!!"

– Michelle, NJ

Returning User? Login Here

Username:

Password:

[Forgot your password? Click Here](#)

2 3 4 5 PERSONAL INFORMATION [NEED HELP?](#)

First Name: Initial: Last Name:

? Address: City:

State: Zip: Email Address: ? Home Phone:

? Cell Phone: Required for loan updates via text message

Driver's License #: State: ? Social Security #:


? Birthdate:

CONTINUE

By submitting your information you agree to the terms of our [Privacy Policy](#) and [Terms of Website Use](#).


Employment Information Page: On the 2nd page of the Application process, the Applicant provides their Income Source, Employer Name, Work Phone, Verify Military Status (covered/not covered), Monthly Income Amount, How they Receive their Pay, How often they are Paid, and Which Day they are Paid then clicks on "Continue".

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*"Service is great, expedient and professional.
I enjoy doing business with your customer
service reps. Thank you."*

– Sarah, NY



Returning User? Login Here

Username:

Password:

[Log In](#)

[Forgot your password?
Click Here](#)

1 2 3 4 5 EMPLOYMENT INFORMATION [NEED HELP?](#)

What is your main source of your income?

?Have you been employed or receiving benefits for at least 3 months? ☒ Yes ☐ No

?Employer Name: ?Work Phone: Work Ext:


Are you a covered member or the dependent of a covered member of a branch of the U.S. Military? ☐ Yes ☒ No

?What is your monthly income? (after taxes)

How do you receive your pay?

How often are you paid?


Which day?



CONTINUE


Banking Information Page: On the 3rd page of the Application process, the Applicant provides their Bank Name, ABA/Routing Number, and Account Number then clicks on "Continue".

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— Sarah, NY



Returning User? Login Here

Username:

Password:

[Forgot your password?
Click Here](#)

1 2 3 4 5 BANKING INFORMATION NEED HELP?

Bank Name:

Bank Check Example:

YOUR NAME 0199 1026
123 Your St.
Your Town, CA 12345 95000 XX
99

Pay to the Order of _____ \$ _____
DOLLARS

YOUR VOIDED CHECK


For _____

⑆ 123456789 ⑆ 123456789101 ⑆ 1026

ABA or Bank Routing Number Bank Account Number Check Number

Bank ABA/Routing Number: (typically only 9 digits)


Bank Account Number:

 **CONTINUE**

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Personal References Page: On the 4th page of the Application process, the Applicant provides two Personal References including their Name, Relationship, and Phone Number then clicks on "Continue".

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- Sarah, NY



Returning User? Login Here

Username:

Password:

[Log In](#)

[Forgot your password?
Click Here](#)

1 2 3 4 5 PERSONAL REFERENCES
[NEED HELP?](#)

REFERENCE ONE:

Name:

Relationship to you:

Phone number:


REFERENCE TWO:

Name:

Relationship to you:


Phone number:

Notice: We are required by law to adopt procedures to request and retain in our records information necessary to verify your identity.




Final Step: On the 5th page of the Application process, the Applicant must acknowledge that they have read and agree to all Notices and Disclosures by clicking on the check box. To submit the application for processing, the Applicant must also enter the Verification Code then click on "Continue".

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I enjoy doing business with your customer
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– Sarah, NY



Returning User? [Login Here](#)

Username:

Password:

[Log In](#)

[Forgot your password?
Click Here](#)

1 2 3 4 **5 FINAL STEP**
[NEED HELP?](#)

Notices and Disclosures

You are submitting an application to Red Cedar Services, Inc. dba 500FastCash via the Internet. In order to process this application, 500FastCash needs You to agree to receive certain disclosures and documents electronically. This Electronic Disclosure and Consent Agreement applies to this application and any other communications We may provide to You during the process of Your applying for or Us servicing Your account. By submitting Your application You agree to receive all such

☒ I have read and agree to all the notices and disclosures above.


This is for your protection.

This feature prevents automated programs from applying without your knowledge.

AAAAA

Enter the verification code as shown.

Please allow up to 2 minutes for your application to be submitted.
Do not click the "back" button on your browser after you submit your application.



F

Confirmation and ESignature Page: On the 6th page of the Application process, the Applicant completes their Loan Application request. They are shown the maximum amount in which they are "Pre Approved" to receive and the opportunity to select a lesser amount from the drop down box. A hyperlink to the Loan Documents is provided so that the Applicant reviews. To finalize the Application request, the Applicant must click on each check box acknowledging that they have read and agree to the terms and provisions of all the Loan Documents, provide their ESignature, and click on "I Agree".

CONGRATULATIONS!

500FastCash[?] has Pre-Approved you for up to: \$400
 Your first due date will be 04/23/2012

Confirmation Number: 500F2760

If you would like less cash, please choose a new amount from the drop-box below:

Desired loan amount: \$400 ▾

The terms of this loan are described in the LOAN NOTE AND DISCLOSURE.
 Please review and confirm that you agree to the terms of the following related documents.

YES (click on each to confirm)

- ☒ I have read and accept the terms of the Application, including the terms and provisions of the LIMITED WAIVER OF SOVEREIGN IMMUNITY and the ARBITRATION PROVISION contained therein.
- ☒ I have read and accept the terms of the Privacy Policy & Electronic Disclosure and Consent Agreement.
- ☒ I have read and accept the terms of the Authorization Agreement.
- ☒ I have read and accept the terms of the Loan Note and Disclosure, including the terms and provisions of the LIMITED WAIVER OF SOVEREIGN IMMUNITY and the ARBITRATION PROVISION contained therein.

500FastCash[?] has developed a comprehensive Loan Alert System, including text messaging. By selecting Text and Email Alerts you agree to receive text messages from our Loan Alert System. Standard message and data rate may apply. See Application for full details.

☒ Text and Email Alerts
☐ Email Alerts Only

By typing your full name below to provide your **Electronic Signature** and clicking the "I Agree" button, you agree to accept this loan pursuant to the terms and provisions of all the loan documents above.

Type your full name (Microbertsstest Marzinnotstest) in the box above.

By Clicking on "I AGREE" below, I understand and agree that I will receive this loan from Red Cedar Services, Inc., doing business as 500FastCash, a tribal lending entity, direct to my bank account, and agree to be bound by the terms and provisions of all the loan documents above.

G

Thank You Page: On the 7th page of the Application process, the Applicant is informed that they will be receiving an email containing their User ID and Password to the Lender's website. The Applicant is also provided with the option to print a copy of their Loan Documents.

service reps. Thank you."

- Sarah, NY



Thank You Mcrobertsstest... You have been pre-approved!

Funds may be sent to your account without any further communication.
If Our Loan Agent has any questions, you will be contacted using the information you provided.

1

THE FOLLOWING IS EXTREMELY IMPORTANT!

You will receive an e-mail from us momentarily containing your user ID and password which will allow you to check the status of your loan.

- PLEASE CHECK YOUR INBOX AND ANY SPAM FOLDERS FOR YOUR LOAN STATUS E-MAIL!
- Due to increasing e-mail restrictions this e-mail may accidentally be marked as spam and sent to your Bulk Mail (Yahoo!), Junk Mail (MSN Hotmail) or Spam (AOL) folder.

2

PRINT YOUR DOCUMENTS

To print your documents for your reference, please [CLICK HERE](#).

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[TERMS OF WEBSITE USE](#) [ELECTRONIC DISCLOSURE & CONSENT AGREEMENT](#)

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H

APPLICATION – LOAN DOCUMENT (PAGE 1 OF 3)

Applicant: THORNSTSTEST
 CASTELLTSSTEST
 Loan ID: 500FastCash-1938396888

Application

Date : 04/05/2012
 Company: 500fastcash.com 33820

Personal Information	
Name: THORNSTSTEST CASTELLTSSTEST	Address: 11922 CHARLOTTE-GASTONIA DR 1043
E-Mail address: 80776293@TSSMASTERD.COM	City, State, Zip: Oklahoma City NJ 30254
Home Phone #: (531) 555-9261	Country: USA
Cell Phone: (939) 555-9359	Driver's State/License: 99526889
DOB: 12-13-1981	SSN: ***-**-9732
Employment / Income Information	
Source of Income: benefits	Work Department:
Employed 3+ Months: Yes	Military: No
Employer: WILLIS RE INC	Monthly Income*: \$4,883.00
Work Phone: (751) 555-2287	Method of Payment: Direct Deposit
Work Ext:	Frequency of Payment: weekly
Work Shift:	Projected Next 4 Paydates: 2012-04-09 & 2012-04-16 & 2012-04-23 & 2012-04-30
Checking Account Information	
Bank Name: First State Bank Middlebury	ABA: 071208297
Account Type: Checking	Account Number: *****9880
Personal References***	
Name: SHAMIKA_TSSTEST PEEK_TSSTEST	Name: LAQUINTA_TSSTEST SPADE_TSSTEST
Relationship: EXTENDED_FAMILY	Relationship: EXTENDED_FAMILY
Phone: (912) 555-6565	Phone: (521) 555-1818

*Monthly Income may include Your annual salary, pension, social security or other sources of income after taxes are deducted. Alimony, child support or separate maintenance income need not be revealed if You do not wish to have it considered as a basis for repaying this obligation.

**Projected Next 4 Paydates – based on information supplied in application regarding frequency paid, days of week paid and payment method.

***By submitting these individuals as references on Your account, You grant Red Cedar Services, Inc. dba 500FastCash express permission to contact these individuals in attempt to locate You for collection purposes. In addition, should We make contact with one of these individuals, You grant 500FastCash express permission to discuss Your 500FastCash account with said individual. This means that We may disclose to these individuals the fact that You have an account with 500FastCash and that We are attempting to reach You regarding Your account. We will not disclose account terms, status, current balance to any third party unless expressly authorized to do so.

Notice: In order to comply with the requirements of Section 326 of the USA Patriot Act, We are required by law to adopt procedures to request and retain in Our records information necessary to verify Your identity.

Application Supplement Notice: A short term loan provides the cash needed to meet an immediate short-term cash flow problem. It is not a solution for longer term financial problems for which other types of financing may be more appropriate. You may want to discuss Your financial situation with a non-profit financial counseling service available in Your community.

Agreement to Be Contacted: By providing Your telephone number(s), You authorize 500FastCash, its affiliates and / or agents to contact you at such number(s) using any means of communication, regarding any current or future loans owned or serviced by 500FastCash, its affiliates and / or agents. By submitting any telephone number in Your loan application, You understand that You are agreeing that You may be contacted by 500FastCash at that telephone number or at any number that You provide subsequently verbally or in writing to any of Our employees and You hereby consent to any such calls even if the phone number You provided is listed on any Do Not Call list. You hereby consent to be called by an automated dialer or similar technology at any phone number You provide in Your application or that You provide subsequently verbally or in writing to any of Our employees. You authorize s to contact You at any number You have supplied to Us as a contact phone number at any time up to 9:00 PM in Your local time zone. You consent to Our leaving payment reminder voicemails on any number You have provided to Us as Your home or cell number during the application process or that You provide to Us during the time We are servicing Your account. By submitting Your email address in Your application You consent to receive email communications from 500FastCash. You hereby consent to any such email so it will not be considered spam or unauthorized by any local, state or federal law or regulation. You must notify Us of Your email address change. You agree to receive all current and future notices, disclosures and communications from 500FastCash electronically in accordance with the Consent to Electronic Disclosure located at http://500fastcash.com/?page=info_edisclosure

Consent to Autodial Cell Phone and Other Wireless Device: By providing 500FastCash with a telephone number for a cellular phone or other wireless device, You are expressly consenting to receiving communications at that number including but not limited to prerecorded or artificial voice message calls, text messages, and calls made by an automatic telephone dialing system from Your lender its affiliates and agents. This express consent applies to each such telephone number that You provide to Your lender now or in the future and permits such calls regardless of their purpose. These calls and messages may incur access fees from Your cellular provider. You acknowledge and agree that any charges incurred for receipt of messages sent via SMS text-messaging or requiring the use of web browser via cellular phone to receive are solely Your responsibility.

Borrower's Consent to Processing: By clicking on any button indicating an acceptance or agreement to terms, a continuance of processing or submission You understand that You are agreeing to the stated terms and conditions of that submission. You represent that all of the information You have provided on Your application is true, correct and complete. By submitting this application, You authorize 500FastCash to verify any information that You have provided and acknowledge that this information may be used to verify past or current credit or payment history information from a third-party source(s) such as a consumer reporting agency. We may disclose all or some of the non-public personal information about You that We collect to financial service providers that perform services on Our behalf, such as

APPLICATION – LOAN DOCUMENT (PAGE 2 OF 3)

the servicer of Your loan and to financial institutions with which We have joint marketing arrangements. Such disclosures are made as necessary to affect, administer and enforce the loan You have requested.

PLEASE READ THE FOLLOWING CAREFULLY AS IT IMPACTS YOUR LEGAL RIGHTS.

LIMITED WAIVER OF SOVEREIGN IMMUNITY: AS A WHOLLY OWNED SUBDIVISION OF A FEDERALLY RECOGNIZED INDIAN TRIBE, Red Cedar Services, Inc. dba 500FastCash, AND ITS DIRECTORS, OFFICERS, AND EMPLOYEES ACTING WITHIN THE SCOPE OF THEIR AUTHORITY, ARE NOT SUBJECT TO SUIT IN ANY COURT IN ANY JURISDICTION, OR ANY OTHER FORUM, ABSENT A WAIVER OF SOVEREIGN IMMUNITY. SOLELY IN ORDER TO PROVIDE FOR THE RESOLUTION OF A DISPUTE THAT WE CANNOT RESOLVE TO YOUR SATISFACTION, SHOULD ANY OCCUR, Red Cedar Services, Inc. DBA 500FastCash HEREBY CONSENTS TO A LIMITED WAIVER OF SOVEREIGN IMMUNITY, AS EXPRESSLY SET FORTH HEREIN, AND FURTHER LIMITED BY THE ARBITRATION PROVISION CONTAINED HEREIN. THIS LIMITED WAIVER IS STRICTLY LIMITED TO INDIVIDUAL ARBITRATION CLAIMS AS SET FORTH BELOW AND JUDICIAL ACTIONS TO ENFORCE SUCH INDIVIDUAL ARBITRATION AWARDS AS STRICTLY LIMITED HEREIN.

PLEASE BE ADVISED THAT IF YOU CHOOSE TO OPT OUT OF THE FOLLOWING ARBITRATION PROVISION AS DETAILED BELOW, YOUR ONLY OPTION OF PURSUING A CLAIM AGAINST US FOR ANY UNRESOLVED DISPUTE WILL BE TO TRY TO BRING AN ACTION IN A COURT OF COMPETENT JURISDICTION, IF ANY EXISTS, BUT IN ADDITION TO PROVING YOU ARE ENTITLED TO ANY RELIEF OR DAMAGES FROM Red Cedar Services, Inc. DBA 500FastCash, YOU MAY ALSO HAVE TO PROVE THAT WE ARE NOT ENTITLED TO THE BENEFITS AND PROTECTIONS OF SOVEREIGN IMMUNITY.

ARBITRATION PROVISION: If any dispute arises that We cannot resolve to your satisfaction, You and We hereby agree that we shall arbitrate that dispute in accordance with the terms of this Arbitration Provision, absent You notifying Us of your intent to opt out of this Arbitration Provision as described below.

Arbitration is a process in which persons with a dispute: (a) waive their rights to file a lawsuit and proceed in court and to have a jury trial to resolve their disputes; and (b) agree, instead, to submit their disputes to a neutral third person (an "arbitrator") for a decision. Each party to the dispute has an opportunity to present evidence to the arbitrator. Pre-arbitration discovery may be limited or unavailable. Arbitration proceedings are private and less formal than court trials. The arbitrator will issue a final and binding decision resolving the dispute, which may be enforced as a court judgment. A court rarely overturns an arbitrator's decisions.

As used herein, the words "dispute" and "disputes" are given the broadest possible meaning and include, without limitation and whether past, present or future: (a) all claims, disputes, or controversies arising from or relating directly or indirectly to the signing of this Arbitration Provision, including the validity and scope of this Arbitration Provision, or any claim, dispute, or controversy relating to the interpretation, applicability, enforceability or formation of this Note, including, but not limited to any claim that all or any part of this Note or Arbitration Provision is void, voidable, invalid or unenforceable; (b) all federal or state law claims arising from or relating directly and/or indirectly to this Note, the information You gave Us before entering into the Note, and/or any past agreement or agreements between You and Us; (c) all counterclaims, cross-claims and third party claims; (d) all common law claims, based upon contract, tort, fraud, or other intentional torts; (e) all claims based upon a violation of any state or federal constitution, statute or regulation; (f) all claims asserted by Us against You, including claims for money damages to collect any sum We claim You owe Us; (g) all claims asserted by You individually against Us, and/or any of our Directors, Officers, Employees acting within the scope of their authority, any of our agents or servicers and/or any of their employees, directors, officers, shareholders, governors, managers, members, parents, subsidiaries, or any affiliated entities (hereinafter collectively referred to as "related third parties"), including claims for money damages and/or equitable or injunctive relief; (h) all claims asserted on your behalf by another person; (i) all claims asserted by You as a private attorney general, as a representative and/or member of a class of persons, and/or in any other representative capacity against Us and/or related third parties (hereinafter referred to as "Representative Claims"); and/or (j) all claims arising from or relating directly or indirectly to the disclosure by Us or related third parties of any non-public personal information about You.

Any party to a dispute, including You, Us and/or related third parties, may send the other party(s) written notice by certified mail return receipt requested of their intent to arbitrate and setting forth the subject of the dispute along with the relief requested, even if a lawsuit has been filed. Regardless of who demands arbitration, the arbitration shall occur before the American Arbitration Association (1-800-778-7879; <http://www.adr.org>). However, the parties may mutually agree to select a different arbitrator who is an attorney, retired judge, or arbitrator registered and in good standing with an arbitration association and arbitrate pursuant to such arbitrator's rules. The party receiving notice of arbitration shall respond in writing by certified mail return receipt requested within twenty (20) days. All parties to such dispute will be governed by the rules and procedures of the American Arbitration Association applicable to consumer disputes, to the extent those rules and procedures do not contradict the express terms of this Note or this Arbitration Provision, including the limitations on the arbitrator below. You may obtain a copy of the rules and procedures by contacting the American Arbitration Association (1-800-778-7879; <http://www.adr.org>).

Regardless of who demands arbitration, We will advance your portion of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees ("Arbitration Fees"). Throughout the arbitration, each party shall bear his or her own attorneys' fees and expenses, such as witness and expert witness fees. The arbitrator shall apply applicable substantive law consistent with the Federal Arbitration Act, 9 U.S.C. §§ 1-16 ("FAA") and applicable statutes of limitation, and shall honor claims of privilege recognized at law. The arbitration hearing will be conducted in the county of your residence, unless You agree to a different location. In conducting the arbitration proceeding, the arbitrator shall not apply any federal or state rules of civil procedure or evidence. If the arbitrator renders a decision or an award in your favor resolving the dispute, the arbitrator shall award You reasonable attorneys' fees. If the arbitrator renders a decision or an award in your favor resolving the dispute then You will not be responsible for reimbursing Us for your portion of the Arbitration Fees and We will reimburse You for any Arbitration Fees You have previously paid. Regardless of whether the arbitrator renders a decision or an award in your favor resolving the dispute, You will not be responsible for reimbursing Us for your portion of the Arbitration Fees and We are not entitled to an award of attorneys' fees. At the timely request of any party, the arbitrator shall provide a written explanation for the award. The arbitrator's award may be filed with any court having competent jurisdiction.

You and We expressly acknowledge and agree that this Arbitration Provision is made pursuant to a transaction involving interstate commerce and shall be governed by the FAA. If a final, non-appealable judgment of a court having competent jurisdiction over this transaction finds, for any reason, that the FAA does not apply to this transaction, then our agreement to arbitrate shall be governed by the arbitration law of the Modoc Tribe of Oklahoma.

This Arbitration Provision is binding upon and benefits You, your respective heirs, successors and assigns. This Arbitration Provision is binding upon and benefits Us, our successors and assigns, and related third parties. This Arbitration Provision survives the termination of the relationship between You and Us, and continues in full force and effect, even if your obligations have been cancelled by prepayment, paid or discharged through bankruptcy. This Arbitration Provision survives any termination, amendment, expiration or performance of any transaction between You and Us and continues in full force and effect, unless You and We otherwise agree in writing. You hereby acknowledge and expressly agree that by executing this Note, submitting it to Us, and accepting the loan proceeds without cancelling your Loan:

APPLICATION – LOAN DOCUMENT (PAGE 3 OF 3)

BY AGREEING TO THE TERMS OF THIS ARBITRATION PROVISION, YOU HEREBY AGREE AND ACKNOWLEDGE THAT YOU ARE WAIVING YOUR RIGHT TO HAVE A COURT RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES.

THIS ARBITRATION PROVISION DOES NOT PREVENT YOU FROM FILING YOUR DISPUTE WITH ANY FEDERAL, STATE OR LOCAL GOVERNMENT AGENCY THAT CAN, IF THE LAW ALLOWS, SEEK RELIEF AGAINST US ON YOUR BEHALF.

UNLESS YOU EXERCISE YOUR RIGHT TO OPT OUT OF THIS ARBITRATION PROVISION, AS DESCRIBED BELOW, YOU WILL BE FOREVER BOUND BY THE TERMS OF THIS ARBITRATION PROVISION. THIS ARBITRATION PROVISION LIMITS CERTAIN OF YOUR LEGAL RIGHTS, INCLUDING ANY RIGHT YOU MAY HAVE TO PURSUE A CLAIM OR DISPUTE IN A COURT OF COMPETENT JURISDICTION, YOUR RIGHT TO A JURY TRIAL, AND YOUR RIGHT TO PURSUE A CLAIM OR DISPUTE AS A CLASS ACTION OR SIMILAR PROCEEDING. IN ARBITRATION, A DISPUTE IS RESOLVED BY AN ARBITRATOR INSTEAD OF A JUDGE OR JURY. ARBITRATION PROCEDURES ARE SIMPLER AND MORE LIMITED THAN COURT PROCEDURES. YOU SHOULD CONSULT LEGAL COUNSEL TO DETERMINE WHETHER THIS ARBITRATION PROVISION IS APPROPRIATE FOR YOU. BY EXECUTING THIS NOTE, SUBMITTING IT TO US, AND ACCEPTING THE LOAN PROCEEDS WITHOUT CANCELLING YOUR LOAN, YOU HEREBY AGREE AND ACKNOWLEDGE THAT YOU HAVE HAD THE OPPORTUNITY TO NEGOTIATE THE TERMS OF THIS ARBITRATION PROVISION WITH US BUT HAVE CHOSEN NOT TO AND HAVE HAD THE OPPORTUNITY TO SEEK THE ADVICE OF LEGAL COUNSEL. THIS ARBITRATION PROVISION IS THEREFORE TO BE INTERPRETED AND APPLIED SUCH THAT YOU AND WE HAVE EQUAL RIGHTS UNDER IT. YOU CAN OPT OUT OF ARBITRATION PROVISION BY FOLLOWING THE INSTRUCTIONS IN THE NEXT PARAGRAPH OF THIS ARBITRATION PROVISION.

OPT-OUT OF ARBITRATION PROVISION: YOU (BUT NOT WE) HAVE THE SOLE RIGHT TO REJECT THIS ARBITRATION PROVISION AS A MEANS OF ATTEMPTING TO RESOLVE DISPUTES WITH US AT ANY TIME WITHIN THIRTY (30) DAYS FOLLOWING YOUR ELECTRONIC SIGNATURE ON THIS NOTE. THAT IS, IF, AFTER SIGNING THIS NOTE, YOU CHOOSE TO NOT BE BOUND BY THE ARBITRATION PROVISION AS A MEANS OF RESOLVING DISPUTES, THEN YOU CAN REJECT THE ARBITRATION PROVISION BY GIVING US WRITTEN NOTICE OF YOUR REJECTION OF THE ARBITRATION PROVISION BY E-MAILING US AT ARBITRATIONOPTOUT@500fastcash.com. YOUR E-MAIL TO US OPTING OUT OF THIS ARBITRATION PROVISION SHOULD INCLUDE YOUR NAME, ADDRESS AND THE LOAN ID IDENTIFIED ABOVE AS WELL AS A STATEMENT THAT YOU DO NOT WISH TO RESOLVE DISPUTES WITH US THROUGH ARBITRATION. YOU HEREBY AGREE AND ACKNOWLEDGE THAT YOU MAY ONLY OPT OUT OF THIS ARBITRATION PROVISION IN THE MANNER DESCRIBED ABOVE AND IT IS NOT SUFFICIENT TO NOTIFY US OF YOUR INTENT TO OPT OUT OF THIS ARBITRATION PROVISION VIA TELEPHONE OR ANY OTHER MEANS. YOU CAN ONLY REJECT THE ARBITRATION PROVISION UNTIL THE THIRTIETH (30th) DAY, THEREAFTER YOU WILL BE BOUND BY THE TERMS OF THE ARBITRATION PROVISION. YOUR DECISION TO OPT OUT OF THE ARBITRATION PROVISION WILL HAVE NO ADVERSE EFFECT ON YOUR THE SERVICING AND COLLECTION YOUR LOAN. IF YOU REJECT THE ARBITRATION AGREEMENT, YOUR REJECTION APPLIES ONLY TO DISPUTES ARISING OUT OF THIS NOTE AND NOT TO FUTURE AGREEMENTS BETWEEN YOU AND US.

WAIVER OF JURY TRIAL: BY AGREEING TO THE TERMS OF THIS ARBITRATION PROVISION, YOU HEREBY AGREE AND ACKNOWLEDGE THAT YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY TO RESOLVE ANY DISPUTE ALLEGED AGAINST US OR AGAINST A RELATED THIRD PARTY.

CLASS-ACTION/REPRESENTATIVE WAIVER: BY AGREEING TO THE TERMS OF THIS ARBITRATION PROVISION, YOU HEREBY AGREE AND ACKNOWLEDGE THAT YOU ARE WAIVING YOUR RIGHT TO PURSUE OR PARTICIPATE IN REPRESENTATIVE CLAIMS AND YOU THEREFORE WILL NOT BE ALLOWED TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT FILED AGAINST US AND/OR RELATED THIRD PARTIES. THEREFORE, THE ARBITRATOR SHALL NOT CONDUCT CLASS ARBITRATION; THAT IS, THE ARBITRATOR SHALL NOT ALLOW YOU TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY FOR OTHERS IN THE ARBITRATION.

By electronically signing this Loan Note and Disclosure, I hereby acknowledge that I have read the Loan Note and Disclosure in its entirety, that I have carefully reviewed all of the terms and provisions contained in this Loan Note and Disclosure, that I have fully understand and comprehend the meaning of each and every word, phrase and provision contained in this Loan Note and Disclosure and that I hereby agree to abide by and be bound all of the terms and provisions in this Loan Note and Disclosure, including the terms and provisions of this Loan Note and Disclosure dealing with the LIMITED WAIVER OF SOVEREIGN IMMUNITY and the ARBITRATION PROVISION.

(X) (X) THORNSTSTEST CASTELLITSTEST

Printed Name of Applicant

(X) 04/05/2012

Date

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PRIVACY POLICY – LOAN DOCUMENT (PAGE 1 OF 3)

PRIVACY POLICY

NOTICE: PRIVACY POLICY UPDATED, EFFECTIVE NOVEMBER 28, 2005

Last Updated: November 2011

500FastCash is owned by Red Cedar Services, Inc. which is a tribally owned corporation chartered pursuant to the laws of the Modoc Tribe of Oklahoma (the "Tribe").

500FastCash maintains an ongoing commitment to ensuring that Your privacy and the personal information You submit during the use of Our Website and services offered at Our Website is protected. The following Privacy Policy is provided to better protect Your privacy and explains Our practices concerning Your personal information.

All information voluntarily submitted by You through the 500fastcash.com Website shall remain Your property. However, 500FastCash shall be free to use such information for any lawful purposes.

500FastCash may change this policy periodically by updating this Website. It is Your responsibility to check this page from time to time to ensure that You continue to agree with the terms of this Privacy Policy.

Privacy Policy.

"You" or "Your" means You as a participant in or as user of the 500fastcash.com Website and/or services. "We" or "Our" or "Us" means Red Cedar Services, Inc.. "Our Website" means 500fastcash.com.

1. Policy. The Red Cedar Services, Inc. Privacy Policy covers Our treatment and use of personal information ("Personal Information") that may be collected when You are on Our Website and when You use Our services. This policy does not apply to the practices of companies that Red Cedar Services, Inc. does not own or control, or to individuals that are not under Red Cedar Services, Inc. supervisory control. Our Website contains links to other sites and we are not responsible for the privacy practices of those sites.

2. Collection and Use of Personal Information. This notice applies to all information collected or submitted on Our Website. While using Our Website, You may have the opportunity to register for services, order products, make requests, and post content. Accordingly, depending on the process, You may be asked to provide the following types of Personal Information:

- a. Your Name, Date of Birth, Social Security Number;
- b. Physical or Shipping Address;
- c. Telephone Number (home, work and mobile / cell);
- d. Email Address;
- e. Credit or Debit Card Information, bank account information, information relating to monthly income, employment information and other personal or financial information;
- f. Age; and
- g. Gender or Other Demographic Information.

We use this Personal Information to fulfill requests for Our services or products, to contact users regarding changes to Our Website or Our business, and to customize the content that You might see on Our Website.

We may also log Your IP address, home server domain names, type of client computer, type of web browser and operating system when You use Our Website. We may also use "cookie" files to better serve Your needs by creating a customized Website which fits Your needs. We collect and use IP addresses to analyze trends, administer the site, track user movement, and gather broad aggregate demographic information for reporting and sponsorship purposes..

Please understand that when submitting information You are providing that information on a voluntary basis. The voluntary information provided by You is necessary when You request information on a loan at Our Website even if You do not ultimately choose to participate in receiving a loan. Additionally, personal information may be collected when You agree to the terms of this Privacy Policy at Our Website, but do not complete the full registration process.

3. Compliance with the Gramm-Leach-Bliley Act. For purposes of compliance with the Gramm-Leach-Bliley Act, 15 U.S.C. 6802 (the "GLB Act"), this Privacy Policy shall serve as both Your initial customer relationship and annual "Privacy Notice" as defined under the GLB Act. If You would like to opt-out from the disclosure of Your personal information to any third-party for marketing purposes, please click on the REMOVE ME link located at the bottom of each page of Our Website.

4. We take Your privacy very seriously. Accordingly, we agree that we will only use the information You provide for the following specific purposes: to effectuate a registration for a loan application made by You; to customize and present advertising content to You which we think You might be interested in; to contact You concerning information about Our company and promotional material from Our partners, conduct research, provide anonymous reporting for internal and external clients, when necessary; add information provided by You to Our databases which may be used for future emails or postal mailings regarding site updates, new products and services, upcoming events, send You newsletters, and/or to give status updates of orders placed online.

From time to time, we may use non-identifiable aggregate information to better design Our Website and to share with select advertising partners, sponsors, and/or affiliates. For example, we may disclose to an advertiser that a certain number of individuals visited a certain area of Our Website, or that a certain number of men and a certain number of women filled out Our registration form; but we would not disclose anything that could be used to personally identify those individuals.

PRIVACY POLICY – LOAN DOCUMENT (PAGE 2 OF 3)

Finally, we agree that we will never use loan-specific financial information such as Social Security Number or related information, employment information and/or bank account information ("Sensitive Information") provided to You by us in any way that violates or is otherwise unrelated to the means described in this Privacy Policy; unless we are required to respond to court orders, subpoenas or other legal process.

5. Information collection process. We may use cookies to help customize Your access to the Website and to remember certain user information. A cookie is a text file we place in Your computer's browser to store Your preferences. Cookies, by themselves, do not tell us Your e-mail address or other personal information unless; You choose to provide this information to us by, for example, registering at Our Website. We use cookies to understand Internet usage and to improve Our content, offerings and advertisements. For example, cookies allow users of the Website to avoid logging in more than once, thereby saving time. We may also use cookies to offer You products, programs or services. Similarly, as part of an arrangement with Our business partners (including, those who present or serve the advertisements that You see on Our web pages) we may also access cookies placed by others and allow others to access certain cookies placed by us. You may, at any time, disable or refuse to accept cookies by changing the preferences or settings on Your web browser. However, You will not be able to take advantage of certain automation and other functionality features available on this Website. To find out more about cookies, please visit www.cookiecentral.com.

In addition to cookies, we may also use small pieces of code such as "web beacons" or "clear gifs" to collect anonymous and aggregate advertising metrics, such as tracking the pages that visitors and/or users visit at the Website, for counting page views, and promotion views or advertising responses. This information will assist in the formatting for future advertising and marketing campaigns and upgrading visitor information. Additionally, these small pieces of code may also be placed by third parties to determine the effectiveness of a joint promotional or advertising campaign.

6. Encryption. We strive to protect Your personal information, thus, all user account pages are protected with Secure Socket Layer ("SSL") encryption. All user accounts must be accessed with usernames and passwords. You are advised not to share Your username and password with any other person. When we store and transmit Sensitive Information it is encrypted and is protected with SSL software. However, no data transmission over the Internet can be guaranteed to be 100% secure. We cannot warrant the security of any information that You transmit to us, and You do so at Your own risk.

7. Data security. Once we receive Your transmission of personal information we make reasonable efforts and industry accepted practices to keep Your personal information safe. This is accomplished by preventing unauthorized access to Our databases and by maintaining data accuracy. We ensure the correct use of information by establishing appropriate physical, electronic, and managerial procedures to safeguard and secure the information we collect online. Employees who are granted access to personal information are dedicated to maintaining the security and privacy of all user information. Employees found to not be adhering to Our managerial procedures are subject to disciplinary action.

8. Scope of this policy; third party websites. Although this policy applies to the entirety of information obtained by You for the purpose of accessing or using content controlled and owned by us, it does not apply to entities that are not owned or controlled by us.

Our Website may link to other third party websites. Please be aware that we do not claim any responsibility for privacy practices of these third party sites. We encourage You to be aware when You leave Our Website and to take reasonable precautions when sharing Your personal information on third party websites.

9. Children's Privacy. Protecting the privacy of children is especially important to us. For that reason, we never intend to collect or maintain information at Our Website from those we actually know are under the age of 18.

10. Amendments. We reserve the right to amend this policy at any time. All amended terms automatically take effect thirty (30) days after they are initially posted on Our Website.

11. Your right to opt-out. You can opt out of Our use of Your personal information and receiving communications from us and/or Our third-party partners by not submitting Your personal information during the initial application process. By completing and submitting Your application to us You are opting-in to the services and products offered on Our Website.

12. Tribal Sovereign Immunity; Choice of law. The Modoc Tribe of Oklahoma is a federally recognized Indian Tribe, and as such, the Tribe and its subdivisions, including Red Cedar Services, Inc., are not subject to civil suit in any forum whatsoever absent an express waiver of the Tribe's sovereign immunity. In the event of any dispute or conflict which may arise between You and Your use of Our Website You hereby agree that the laws of the Modoc Tribe of Oklahoma shall govern any and all disputes or conflicts, without regard to conflict of law provisions. In addition, the terms and practices described in this Privacy Policy will be governed by and construed in accordance with the laws of the Modoc Tribe of Oklahoma, without regard to conflict of law provisions. Neither Your use of Our Website nor anything herein shall be construed or deemed a waiver, impliedly or otherwise, of the sovereign immunity of the Tribe or any of its subdivisions, including Red Cedar Services, Inc..

13. Contact. From time to time we may contact You regarding Your account status and changes to policies. Please note: You may not unsubscribe from receiving service announcements and important content updates regarding Our Website, including but not limited to: service and account changes, Website upgrades, and site cancellation or business termination information.

14. Information for ISPs.

Website: 500fastcash.com

Company name: 500FastCash®

Email Address: compliance@500fastcash.com

Red Cedar Services, Inc. understands the importance of protecting consumers' personal information and the proper use of their personal information. It is Our policy to not send unsolicited e-mails to consumers and we hope the following information will eliminate any concerns that Your company may have regarding Our practices of consumers' personal information.

PRIVACY POLICY – LOAN DOCUMENT (PAGE 3 OF 3)

500fastcash.com and its affiliated sites use only an "opt-in or opt-out" method of obtaining customer information. All personal information from consumers is obtained voluntarily from the consumer. We obtain personal information from third parties that follow the same set of policies.

All e-mail communications sent by us to consumers include information about the origin of the e-mail and include easily identifiable instructions on how consumers can unsubscribe from receiving future e-mail messages from us. Below is an example of e-mail communications sent by us to subscribers.

This e-mail is not sent unsolicited. This is a 500fastcash.com emailing. Offers are sent to subscribers ONLY.

The e-mail address You subscribed with is: 80776293@TSSMASTERD.COM

To be removed from Our list, [click here](#).

View Our [Privacy Policy](#).

ISPs [view Our policies](#).

In some instances, 500fastcash.com will enter into a Privacy Policy with a third party website to allow consumers to opt-in to Our marketing program on those third party websites. When this occurs we make certain that the third party websites represent and warrant to us that the consumer data was collected voluntarily by consumer registration and/or co-registrations. We also require that the third party websites have a right under any applicable privacy policy to transfer the consumer data to us, and that 500fastcash.com has the right to send marketing offers to the consumer.

We hope this information satisfies any questions or concerns You may have as an ISP regarding Our e-mail practices. If You have additional questions or wish to discuss the matter further, please contact us at compliance@500fastcash.com.

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LOAN NOTE AND DISCLOSURE – LOAN DOCUMENT (PAGE 1 OF 3)

LOAN NOTE AND DISCLOSURE



Borrower's Name: THORNSTEST CASTELLITEST

Date: 04/05/2012 ID#: 500FastCash-1938396888

Parties: In this Loan Note and Disclosure ("Note") "You" are the person named as Borrower above. "We", Red Cedar Services, Inc. dba 500FastCash, and its Directors, Officers, Employees acting within the scope of their authority, are the Lender ("Lender"). All references to "We", "Us" or "Ourselves" means the Lender.

Delivery Method of Notices: Unless this Note specifies otherwise or unless We notify You of a change in writing, all notices and documents that You are to provide to Us shall be provided to 500FastCash at the fax number, email address or mailing address specified in this Note and in Your other loan documents.

The Account: You have deposit account, number *****9880 ("Account"), at First State Bank Middlebury ("Bank"). You authorize Us, 500FastCash, to affect an ACH credit entry to deposit the proceeds of the "Loan" (the Amount Financed indicated below) to Your Account at the Bank.

Disclosure of Credit Terms: The information in the following box is part of this Note.

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of Your credit as a yearly rate (e) 782.14%	The dollar amount the credit will cost You. \$120.00	The amount of credit provided to You or on Your behalf. \$400.00	The amount You will have paid after You have made the scheduled payment. \$520.00

Payment Schedule: 1 payment of \$520.00 due on 2012-04-23, if You decline* the option of renewing Your Loan. If renewal is accepted, You will pay the Finance Charge of \$120.00 only, on 2012-04-23. You will accrue a new Finance Charge at each renewal of Your Loan. On the due date resulting from a fourth renewal, and every due date thereafter, the outstanding principal of Your Loan must be paid down by \$50.00. This means Your Account will be debited for the Finance Charge plus a \$50.00 principal payment on the due date. This will continue until Your Loan is paid in full. If Your pay date falls on a weekend or holiday and You have direct deposit, Your Account will be debited on the business day prior to Your normal pay date. *To decline the option of renewal Your signed Account Summary document must be received in Our office at least three business days before Your Loan is due. This Loan may be renewed on the payment of the Finance Charge only.

Security: The Loan is unsecured.

Prepayment: Finance charges are accrued at the time the loan is funded or in the case of a renewal, at the time You opt to renew. The Annual Percentage Rate is estimated based on the anticipated date the proceeds will be deposited to or paid on Your account, which is 4-9-2012.

Itemization of Amount Financed of \$400.00: Distributed to You directly: \$400.00; Paid on Your account with Us: \$0; Paid to other persons on Your behalf: \$0; Prepaid finance charge: \$0. See below and Your other contract documents for any additional information about prepayment, nonpayment and default.

Promise to Pay: You promise to pay to Us or to Our order, on the date indicated in the Payment Schedule, the Total of Payments, unless this Note is renewed. If this Note is renewed, then on the Due Date, You promise to pay the Finance Charge shown above. This Note will be renewed on the Due Date unless at least three business days before the due date either You give Us notice You do not want to renew the Note or We give You notice that the Note will not be renewed. Information regarding the renewal of Your Loan will be sent to You prior to any renewal showing the new due date, Finance Charge and all other disclosures. As used in the Note, the term "Business Day" means a day other than Saturday, Sunday or legal holiday, that the Lender is open for business. This Note may be renewed four times without having to make any principal payments on the Note. If this Note is renewed more than four times, then on the due date resulting from Your fourth renewal, and on the due date resulting from each and every subsequent renewal, You must pay the Finance Charge required to be paid on that due date and make a principal payment of at least \$50.00. Unless you notify US differently, any payment due on the Note shall be made by Us effecting one or more ACH debit entries to Your Account at the Bank. You authorize Us to effect this payment by these ACH debit entries. You may revoke this authorization at any time, provided however, you provide us with notice up to three Business Days prior to the date any payment becomes due on this Note. However, if You revoke this authorization to effect ACH debit entries before the Loan(s) is paid in full, You expressly authorize Us to prepare and submit one or more remotely created checks drawn on Your Account(s) on or after the due date of Your Loan. You agree that Your express authorization to prepare and submit remotely created checks on Your behalf may not be revoked by You if Your Loan is in default, as that term is defined below.

Default: The entire balance of the Loan shall become immediately due and payable without notification from Us if You fail to make any payment when due as agreed; or You made any false or misleading statement on any application, financial statement or other writing submitted to Us. If there are insufficient funds on deposit in Your Account to effect the ACH debit entry, to pay a check drawn on your Account or to otherwise cover the Loan payment on the due date, You promise to pay Us all sums You owe by another form of payment. If You tender Us a check, You authorize Us to perform an ACH debit on that Account in the amount specified.

Return Item Fee: If sufficient funds are not available in the Account to cover an ACH debit entry or, to pay a check drawn on your Account, You agree to pay Us a Return Item Fee of \$30.00.

Prepayment: Although You may pay all or part of Your loan in advance at any time without penalty, You will not receive a refund or credit of any part or all of the earned Finance Charge.

Governing Law: Both parties agree that this Note and Your account shall be governed by all applicable federal laws and all laws of the Modoc Tribe of Oklahoma, the regulatory authority of Red Cedar Services, Inc. dba 500FastCash, regardless of the state or jurisdiction in which You may reside, and Your electronic signature below is your consent to the exclusive exercise of regulatory and adjudicatory authority of the Modoc Tribe of Oklahoma over all matters related to this Note and Your account, expressly and forever forsaking any other jurisdiction which either party may claim by virtue of any reason, including residency.

Survival: The provisions of this Loan Note and Disclosure dealing with the LIMITED WAIVER OF SOVEREIGN IMMUNITY and the ARBITRATION PROVISION shall survive repayment in full, termination and/or default of this Note.

No Bankruptcy: By electronically signing this Loan Note and Disclosure You represent that You have not filed for bankruptcy in the prior 90 days and You do not plan to do so.

Privacy Policy: To view Our Privacy Policy please click here. The Privacy Policy can be viewed at http://500fastcash.com/?page=info_privacy

Right to Cancel: You may cancel this Loan without cost to You or further obligation to Us, if You do so by the end of business on the business day after the Loan proceeds are deposited into Your checking Account. To submit Your cancellation form log into Your account at 500fastcash.com.

PLEASE READ THE FOLLOWING CAREFULLY AS IT IMPACTS YOUR LEGAL RIGHTS.

LIMITED WAIVER OF SOVEREIGN IMMUNITY: AS A WHOLLY OWNED SUBDIVISION OF A FEDERALLY RECOGNIZED INDIAN TRIBE, Red Cedar Services, Inc. dba 500FastCash, AND ITS DIRECTORS, OFFICERS, AND EMPLOYEES ACTING WITHIN THE SCOPE OF THEIR AUTHORITY, ARE NOT SUBJECT TO: SUIT IN ANY COURT IN ANY JURISDICTION, OR ANY OTHER FORUM, ABSENT A WAIVER OF SOVEREIGN IMMUNITY. SOLELY IN ORDER TO PROVIDE FOR THE RESOLUTION OF A DISPUTE THAT WE CANNOT RESOLVE TO YOUR SATISFACTION, SHOULD ANY OCCUR, Red Cedar Services, Inc. DBA 500FastCash HEREBY CONSENTS TO A LIMITED WAIVER OF SOVEREIGN IMMUNITY, AS EXPRESSLY SET FORTH HEREIN, AND FURTHER LIMITED BY THE ARBITRATION PROVISION CONTAINED HEREIN. THIS LIMITED WAIVER IS STRICTLY LIMITED TO INDIVIDUAL ARBITRATION CLAIMS AS SET FORTH BELOW AND JUDICIAL ACTIONS TO ENFORCE SUCH INDIVIDUAL ARBITRATION AWARDS AS STRICTLY LIMITED HEREIN.

LOAN NOTE AND DISCLOSURE – LOAN DOCUMENT (PAGE 2 OF 3)

PLEASE BE ADVISED THAT IF YOU CHOOSE TO OPT OUT OF THE FOLLOWING ARBITRATION PROVISION AS DETAILED BELOW, YOUR ONLY OPTION OF PURSUING A CLAIM AGAINST US FOR ANY UNRESOLVED DISPUTE WILL BE TO TRY TO BRING AN ACTION IN A COURT OF COMPETENT JURISDICTION, IF ANY EXISTS, BUT IN ADDITION TO PROVING YOU ARE ENTITLED TO ANY RELIEF OR DAMAGES FROM Red Cedar Services, Inc. DBA 500FastCash, YOU MAY ALSO HAVE TO PROVE THAT WE ARE NOT ENTITLED TO THE BENEFITS AND PROTECTIONS OF SOVEREIGN IMMUNITY.

ARBITRATION PROVISION: If any dispute arises that We cannot resolve to your satisfaction, You and We hereby agree that we shall arbitrate that dispute in accordance with the terms of this Arbitration Provision, absent You notifying Us of your intent to opt out of this Arbitration Provision as described below.

Arbitration is a process in which persons with a dispute: (a) waive their rights to file a lawsuit and proceed in court and to have a jury trial to resolve their disputes; and (b) agree, instead, to submit their disputes to a neutral third person (an "arbitrator") for a decision. Each party to the dispute has an opportunity to present evidence to the arbitrator. Pre-arbitration discovery may be limited or unavailable. Arbitration proceedings are private and less formal than court trials. The arbitrator will issue a final and binding decision resolving the dispute, which may be enforced as a court judgment. A court rarely overturns an arbitrator's decisions.

As used herein, the words "dispute" and "disputes" are given the broadest possible meaning and include, without limitation and whether past, present or future: (a) all claims, disputes, or controversies arising from or relating directly or indirectly to the signing of this Arbitration Provision, including the validity and scope of this Arbitration Provision, or any claim, dispute, or controversy relating to the interpretation, applicability, enforceability or formation of this Note, including, but not limited to any claim that all or any part of this Note or Arbitration Provision is void, voidable, invalid or unenforceable; (b) all federal or state law claims arising from or relating directly and/or indirectly to this Note, the information You gave Us before entering into the Note, and/or any past agreement or agreements between You and Us; (c) all counterclaims, cross-claims and third party claims; (d) all common law claims, based upon contract, tort, fraud, or other intentional torts; (e) all claims based upon a violation of any state or federal constitution, statute or regulation; (f) all claims asserted by Us against You, including claims for money damages to collect any sum We claim You owe Us; (g) all claims asserted by You individually against Us, and/or any of our Directors, Officers, Employees acting within the scope of their authority, any of our agents or servicers and/or any of their employees, directors, officers, shareholders, governors, managers, members, parents, subsidiaries, or any affiliated entities (hereinafter collectively referred to as "related third parties"), including claims for money damages and/or equitable or injunctive relief; (h) all claims asserted on your behalf by another person; (i) all claims asserted by You as a private attorney general, as a representative and/or member of a class of persons, and/or in any other representative capacity against Us and/or related third parties (hereinafter referred to as "Representative Claims"); and/or (j) all claims arising from or relating directly or indirectly to the disclosure by Us or related third parties of any non-public personal information about You.

Any party to a dispute, including You, Us and/or related third parties, may send the other party(s) written notice by certified mail return receipt requested of their intent to arbitrate and setting forth the subject of the dispute along with the relief requested, even if a lawsuit has been filed. Regardless of who demands arbitration, the arbitration shall occur before the American Arbitration Association (1-800-778-7879; <http://www.adr.org>). However, the parties may mutually agree to select a different arbitrator who is an attorney, retired judge, or arbitrator registered and in good standing with an arbitration association and arbitrate pursuant to such arbitrator's rules. The party receiving notice of arbitration shall respond in writing by certified mail return receipt requested within twenty (20) days. All parties to such dispute will be governed by the rules and procedures of the American Arbitration Association applicable to consumer disputes, to the extent those rules and procedures do not contradict the express terms of this Note or this Arbitration Provision, including the limitations on the arbitrator below. You may obtain a copy of the rules and procedures by contacting the American Arbitration Association (1-800-778-7879; <http://www.adr.org>).

Regardless of who demands arbitration, We will advance your portion of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees ("Arbitration Fees"). Throughout the arbitration, each party shall bear his or her own attorneys' fees and expenses, such as witness and expert witness fees. The arbitrator shall apply applicable substantive law consistent with the Federal Arbitration Act, 9 U.S.C. §§ 1-16 ("FAA") and applicable statutes of limitation, and shall honor claims of privilege recognized at law. The arbitration hearing will be conducted in the county of your residence, unless You agree to a different location. In conducting the arbitration proceeding, the arbitrator shall not apply any federal or state rules of civil procedure or evidence. If the arbitrator renders a decision or an award in your favor resolving the dispute, the arbitrator shall award You reasonable attorneys' fees. If the arbitrator renders a decision or an award in your favor resolving the dispute then You will not be responsible for reimbursing Us for your portion of the Arbitration Fees and We will reimburse You for any Arbitration Fees You have previously paid. Regardless of whether the arbitrator renders a decision or an award in your favor resolving the dispute, You will not be responsible for reimbursing Us for your portion of the Arbitration Fees and We are not entitled to an award of attorneys' fees. At the timely request of any party, the arbitrator shall provide a written explanation for the award. The arbitrator's award may be filed with any court having competent jurisdiction.

You and We expressly acknowledge and agree that this Arbitration Provision is made pursuant to a transaction involving interstate commerce and shall be governed by the FAA. If a final, non-appealable judgment of a court having competent jurisdiction over this transaction finds, for any reason, that the FAA does not apply to this transaction, then our agreement to arbitrate shall be governed by the arbitration law of the Modoc Tribe of Oklahoma.

This Arbitration Provision is binding upon and benefits You, your respective heirs, successors and assigns. This Arbitration Provision is binding upon and benefits Us, our successors and assigns, and related third parties. This Arbitration Provision survives the termination of the relationship between You and Us, and continues in full force and effect, even if your obligations have been cancelled by prepayment, paid or discharged through bankruptcy. This Arbitration Provision survives any termination, amendment, expiration or performance of any transaction between You and Us and continues in full force and effect unless You and We otherwise agree in writing. You hereby acknowledge and expressly agree that by executing this Note, submitting it to Us, and accepting the loan proceeds without cancelling your Loan:

BY AGREEING TO THE TERMS OF THIS ARBITRATION PROVISION, YOU HEREBY AGREE AND ACKNOWLEDGE THAT YOU ARE WAIVING YOUR RIGHT TO HAVE A COURT RESOLVE ANY DISPUTE ALLEGED AGAINST US OR RELATED THIRD PARTIES.

THIS ARBITRATION PROVISION DOES NOT PREVENT YOU FROM FILING YOUR DISPUTE WITH ANY FEDERAL, STATE OR LOCAL GOVERNMENT AGENCY THAT CAN, IF THE LAW ALLOWS, SEEK RELIEF AGAINST US ON YOUR BEHALF.

UNLESS YOU EXERCISE YOUR RIGHT TO OPT OUT OF THIS ARBITRATION PROVISION, AS DESCRIBED BELOW, YOU WILL BE FOREVER BOUND BY THE TERMS OF THIS ARBITRATION PROVISION. THIS ARBITRATION PROVISION LIMITS CERTAIN OF YOUR LEGAL RIGHTS, INCLUDING ANY RIGHT YOU MAY HAVE TO PURSUE A CLAIM OR DISPUTE IN A COURT OF COMPETENT JURISDICTION, YOUR RIGHT TO A JURY TRIAL, AND YOUR RIGHT TO PURSUE A CLAIM OR DISPUTE AS A CLASS ACTION OR SIMILAR PROCEEDING. IN ARBITRATION, A DISPUTE IS RESOLVED BY AN ARBITRATOR INSTEAD OF A JUDGE OR JURY. ARBITRATION PROCEDURES ARE SIMPLER AND MORE LIMITED THAN COURT PROCEDURES. YOU SHOULD CONSULT LEGAL COUNSEL TO DETERMINE WHETHER THIS ARBITRATION PROVISION IS APPROPRIATE FOR YOU. BY EXECUTING THIS NOTE, SUBMITTING IT TO US, AND ACCEPTING THE LOAN PROCEEDS WITHOUT CANCELLING YOUR LOAN, YOU HEREBY AGREE AND ACKNOWLEDGE THAT YOU HAVE HAD THE OPPORTUNITY TO NEGOTIATE THE TERMS OF THIS ARBITRATION PROVISION WITH US BUT HAVE CHOSEN NOT TO AND HAVE HAD THE OPPORTUNITY TO SEEK THE ADVICE OF LEGAL COUNSEL. THIS ARBITRATION PROVISION IS THEREFORE TO BE INTERPRETED AND

LOAN NOTE AND DISCLOSURE – LOAN DOCUMENT (PAGE 3 OF 3)

APPLIED SUCH THAT YOU AND WE HAVE EQUAL RIGHTS UNDER IT. YOU CAN OPT OUT OF ARBITRATION PROVISION BY FOLLOWING THE INSTRUCTIONS IN THE NEXT PARAGRAPH OF THIS ARBITRATION PROVISION.

OPT-OUT OF ARBITRATION PROVISION: YOU (BUT NOT WE) HAVE THE SOLE RIGHT TO REJECT THIS ARBITRATION PROVISION AS A MEANS OF ATTEMPTING TO RESOLVE DISPUTES WITH US AT ANY TIME WITHIN THIRTY (30) DAYS FOLLOWING YOUR ELECTRONIC SIGNATURE ON THIS NOTE. THAT IS, IF, AFTER SIGNING THIS NOTE, YOU CHOOSE TO NOT BE BOUND BY THE ARBITRATION PROVISION AS A MEANS OF RESOLVING DISPUTES, THEN YOU CAN REJECT THE ARBITRATION PROVISION BY GIVING US WRITTEN NOTICE OF YOUR REJECTION OF THE ARBITRATION PROVISION BY E-MAILING US AT ARBITRATIONOPTOUT@500fastcash.com. YOUR E-MAIL TO US OPTING OUT OF THIS ARBITRATION PROVISION SHOULD INCLUDE YOUR NAME, ADDRESS AND THE LOAN ID IDENTIFIED ABOVE AS WELL AS A STATEMENT THAT YOU DO NOT WISH TO RESOLVE DISPUTES WITH US THROUGH ARBITRATION. YOU HEREBY AGREE AND ACKNOWLEDGE THAT YOU MAY ONLY OPT OUT OF THIS ARBITRATION PROVISION IN THE MANNER DESCRIBED ABOVE AND IT IS NOT SUFFICIENT TO NOTIFY US OF YOUR INTENT TO OPT OUT OF THIS ARBITRATION PROVISION VIA TELEPHONE OR ANY OTHER MEANS. YOU CAN ONLY REJECT THE ARBITRATION PROVISION UNTIL THE THIRTIETH (30th) DAY, THEREAFTER YOU WILL BE BOUND BY THE TERMS OF THE ARBITRATION PROVISION. YOUR DECISION TO OPT OUT OF THE ARBITRATION PROVISION WILL HAVE NO ADVERSE EFFECT ON YOUR THE SERVICING AND COLLECTION YOUR LOAN. IF YOU REJECT THE ARBITRATION AGREEMENT, YOUR REJECTION APPLIES ONLY TO DISPUTES ARISING OUT OF THIS NOTE AND NOT TO FUTURE AGREEMENTS BETWEEN YOU AND US.

WAIVER OF JURY TRIAL: BY AGREEING TO THE TERMS OF THIS ARBITRATION PROVISION, YOU HEREBY AGREE AND ACKNOWLEDGE THAT YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY TO RESOLVE ANY DISPUTE ALLEGED AGAINST US OR AGAINST A RELATED THIRD PARTY.

CLASS-ACTION/REPRESENTATIVE WAIVER: BY AGREEING TO THE TERMS OF THIS ARBITRATION PROVISION, YOU HEREBY AGREE AND ACKNOWLEDGE THAT YOU ARE WAIVING YOUR RIGHT TO PURSUE OR PARTICIPATE IN REPRESENTATIVE CLAIMS AND YOU THEREFORE WILL NOT BE ALLOWED TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT FILED AGAINST US AND/OR RELATED THIRD PARTIES. THEREFORE, THE ARBITRATOR SHALL NOT CONDUCT CLASS ARBITRATION; THAT IS, THE ARBITRATOR SHALL NOT ALLOW YOU TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY FOR OTHERS IN THE ARBITRATION.

By electronically signing this Loan Note and Disclosure, I hereby acknowledge that I have read the Loan Note and Disclosure in its entirety, that I have carefully reviewed all of the terms and provisions contained in this Loan Note and Disclosure, that I have fully understand and comprehend the meaning of each and every word, phrase and provision contained in this Loan Note and Disclosure and that I hereby agree to abide by and be bound all of the terms and provisions in this Loan Note and Disclosure, including the terms and provisions of this Loan Note and Disclosure dealing with the LIMITED WAIVER OF SOVEREIGN IMMUNITY and the ARBITRATION PROVISION.

THORNSTSSTEST CASTELLITSSTEST

Printed Name of Applicant

04/05/2012

Date

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AUTHORIZATION TO AFFECT ACH CREDIT AND DEBIT ENTRIES – LOAN DOCUMENT (PAGE 1 OF 1)

1938396888

**Authorization to Affect ACH
Credit and Debit Entries**Credit Authorization

You have deposit account, number *****9880 ("Account"), at First State Bank Middlebury ("Bank"). You authorize Us, Red Cedar Services, Inc. dba 500FastCash, to affect an ACH credit entry to deposit the proceeds of the Loan (the Amount Financed Indicated on Your Loan Note and Disclosure) to Your Account at the Bank.

Debit Authorization

You authorize Us, 500FastCash, or Our servicer, agent, or affiliate to initiate one or more ACH debit entries (for example, at Our option one debit entry may be made for the principal of the loan and another for a finance charge) to Your Account indicated below for payments that come due each pay period and / or each due date concerning every renewal, if applicable, with regard to the Loan for which You are applying. If Your pay date falls on a weekend or holiday and You have direct deposit, Your account will be debited the business day prior to Your normal pay date unless you contact Us to make other arrangements. Should you wish to adjust Your payment schedule, please contact Customer Service at least 3 business ahead of Your scheduled due date via email at customerservice@500FastCash.com or via fax at 1-800-416-1619 or by logging into Your account at 500fastcash.com. You REPRESENT that Your Account at the Depository Institution named below, called Bank, is capable of receiving such debit such entries:

<u>Bank Name</u>	<u>Routing/ABA No.</u>	<u>Account No.</u>	<u>Account Type</u>
First State Bank Middlebury	071208297	*****9880	Checking

This authorization becomes effective at the time we approve the Loan for which You are applying and will remain in full force and effect until we have received written notice from You of its termination. This authorizes Us to make ACH debit entries with regard to any other loan You may have received with Us. You may revoke this authorization to affect an ACH debit entry to Your Account(s) by giving written notice of revocation to Us, which must be received no later than 3 business days prior to the due date of Your scheduled payment. In order to revoke this authorization to affect an ACH debit entry to Your Account(s), You must notify Us in writing at 500FastCash 515 G SE Miami, OK 74354 or via email at customerservice@500FastCash.com or via fax at 1-800-416-1619.

If there are insufficient funds in Your Account on the date we attempt to affect an ACH debit entry to pay all or part of what You owe, You will incur a Return Item Fee of \$30.00. Your Bank may also impose fees for returning ACH debit entries unpaid and if this practice persists, may even cancel Your deposit account.

If there is any change in Your bank information above (Bank name or Account information), You MUST PROVIDE US WITH UPDATED INFORMATION AND COMPLETE A NEW AUTHORIZATION TO AFFECT ACH CREDIT AND DEBIT ENTRIES. You authorize Us to correct any missing or erroneous information that You provide by calling the Bank.

04/05/2012
Date

THORNSTSTEST CASTELLITSTEST
Print Name of Applicant

L

ELECTRONIC DISCLOSURE AND CONSENT AGREEMENT – LOAN DOCUMENT (PAGE 1 OF 1)

Electronic Disclosure and Consent Agreement

You are submitting an application to Red Cedar Services, Inc. dba 500FastCash via the Internet. In order to process this application, 500FastCash needs You to agree to receive certain disclosures and documents electronically. This Electronic Disclosure and Consent Agreement applies to this application and any other communications We may provide to You during the process of Your applying for or Us servicing Your account. By submitting Your application You agree to receive all such disclosures and documents in electronic form or online in accordance with this document. You may withdraw Your consent prior to submitting Your application by exiting the application website or by closing Your browser. However, You will not be able to submit Your application if You withdraw Your consent by exiting the website or closing Your browser. In addition, because We are required to provide You with certain disclosures and documents prior to extending an offer to You, You cannot withdraw Your consent after the submission of Your application.

1. To access, view and retain the documents that We make available to You in electronic form, You must have the following hardware and software (We have included Our recommended hardware and system requirements):

- An Internet browser that supports 128-bit encryption (Microsoft Explorer 6.0 or higher [7.0 or higher recommended], Firefox 1.5 or higher);
- Sufficient electronic storage capacity on Your computer's hard drive or other data storage unit (64MB of memory);
- An e-mail account with an Internet service provider and e-mail software in order to receive electronic communications from Us (56k modem);
- A personal computer (equipped with 133MHz processor and 1024 x 768 screen resolution is recommended), operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying and either printing or storing Account Documents received from Us in electronic form via a plain text-formatted e-mail or by access to Our website using one of the browsers specified above.
- Adobe® Acrobat Reader (5.0 or higher).

It is likely that You are already using all the hardware and software You need to access the disclosures and documents electronically as You are accessing this Electronic Disclosure and Consent Agreement via the Internet.

2. You consent to receive any disclosures or documents in electronic format.

3. All documents that We provide to You in electronic format will be provided either (i) via e-mail; (ii) by access to a secure customer service website which will be provided to You in an e-mail notice We send to You when the documents are available; or (iii) by posting on a website that We designate for that purpose.

4. All documents provided in electronic or paper format from Us to You will be considered "in writing." You should print a copy of Your Account Documents for Your records by using the "print" button in Your browser.

5. You are required to provide Us with an accurate and complete e-mail address and other information related to Your account and to maintain and update any changes to the information promptly. You can update information by contacting Us 1-888-919-6669 or by accessing Your account online at 500fastcash.com.

6. You may obtain any disclosures or documents in paper form without charge from Us by printing them Yourself from Our website. At Your request, We will provide You with a paper copy of any disclosures or documents (to the extent We maintain the ability to print such paper copies) at no cost. Contact Us in writing at 500FastCash 515 G SE Miami, OK 74354 and list the documents by name that You wish to have provided as a paper copy. The letter will need to include Your name, application id and a contact number where We can reach You should We have any questions regarding Your request. Your request will also need to include an address or fax number where You can receive the paper copies of the documents. Please allow up to 14 days for this request to be processed.

7. We reserve the right, in Our sole discretion, to discontinue electronic provision of documents. We will provide You with notice of any such termination or change as required by law.

8. You agree and We both intend the federal Electronic Signatures in Global and National Commerce Act to apply to (i) this Consent to receive documents in electronic form; (ii) Your application; and (iii) Our ability to conduct business with You by electronic means.

9. To facilitate electronic commerce, to reduce the expense of records storage, and to obtain the benefits of faster access to records, You acknowledge and agree that We may in Our discretion store all records electronically; and that We will not retain and have no obligation to retain any original or electronic documents for any period of time beyond the regulatory requirements. This applies to all documentation including but not limited to checks, transaction records, notes, applications, faxes, email correspondence and other loan documentation. You further acknowledge and understand that We will routinely destroy all original and electronic documentation but not before the period of time designated by regulatory requirements. We may store records electronically via imaging, scanning, filming or other technology used in the financial services industry for the storage of documentation via internal processes or third-party processors that We approve for these services. You agree that such storage shall be secure, and further agree that such records shall for all purposes be recognized and admissible in evidence or otherwise to prove the agreements, rights and obligations of the parties pursuant to any such records.

10. By completing and submitting Your application, You (i) confirm Your consent to receive disclosures and documents in electronic format; (ii) affirmatively demonstrate Your ability to access the documents in electronic form; (iii) confirm that You have provided a current e-mail address at which We can send electronic documents to You; iv) acknowledge that You have accessed the Consent; and (v) agree to the terms of this Consent.

04/05/2012
Date

THORNSTSTEST CASTELLITSTEST
Print Name of Applicant

M

CONFIRMATION EMAIL – SENT IMMEDIATELY FOLLOWING THE APPLICATION SUBMISSION (PAGE 1 OF 1)
Re: Confirmation # 1938397067

Dear BROCKTSSTEST SHANATSSTEST,

We have received confirmation that your loan details are correct. This is the final step in processing your loan of 400.00.

It is currently anticipated that the proceeds of your loan will be sent to your bank at midnight on 04/09/2012. Depending on your bank, your funds should be available on the next business day.

You will receive a confirmation email when the funds have been sent.

To view your loan status at any time you may log in to: <http://rc.500FastCash.com/>

Username: BSHANATSSTEST_1

Password: agkUSKd9ptSI

Questions?

Contact us at: 1-888-919-6669

* Dates are estimates only. Unless you have received your confirmation email that the funds have been sent to your bank, your loan has not been completed. As always, please check with your individual bank to ensure the cash has been posted to your account.

Confidentiality Statement & Notice: This email is covered by the Electronic Communications Privacy Act, 18 U.S.C. 2510-2521 and intended only for the use of the individual or entity to whom it is addressed. Any review, retransmission, dissemination to unauthorized persons or other use of the original message and any attachments is strictly prohibited. If you received this electronic transmission in error, please reply to the above-referenced sender about the error and permanently delete this message. Thank you for your cooperation.

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APPROVAL TERMS LETTER – SENT WHEN APPLICATION IS FUNDED AND STATUS CHANGED TO PRE-FUND (PAGE 1 OF 2)

Attention: [REDACTED]

Application ID#: [REDACTED]

Congratulations, your loan in the amount of \$200.00 has been approved. The cash will be sent to your bank on 03/15/2012*. It will be up to your bank to post the funds to your account, though the posting usually takes place the next business day. If you have questions regarding your deposit, please call your bank and ask for the ACH Department to verify posting.

In the future, you can view the status of your loan at 500fastcash.com.

If you have further questions about your account, please contact us at customerservice@500FastCash.com or call us at 1-888-919-6669. We are open Monday through Thursday 8:00 AM to 4:30 PM and Friday 8:00 AM to 3:30 PM.

Thank you,

500FastCash

*Dates are estimates only.

PLEASE REVIEW THE FOLLOWING REMINDERS REGARDING YOUR LOAN:

Loan Receipt:

By receiving a loan through 500FastCash you agree that your loan will be renewed on every due date unless you request to pay in full or to pay down your principal amount borrowed, at least 3 full business days prior to your next due date. If you do not notify 500FastCash, 3 full business days prior to your due date, you will only pay the interest fee plus any scheduled pay downs on your due date. If your loan is renewed, you will acquire a new interest fee. If your pay date falls on a weekend or holiday and you have direct deposit, your account will be debited the business day prior to your normal pay date.

Renewal:

Your loan is always due on your payday. By receiving a loan through 500FastCash you agree that your loan will be renewed unless you request to pay down an additional amount against your principal, or pay out the balance in full. Renewing your loan means that you will pay the renewal fee (only) on this due date. Every time your loan is renewed, you will accrue a new renewal fee. You can renew your loan four times. On the FIFTH and subsequent due dates, you must pay the renewal fee plus pay down your balance by \$50.00. This is called an automatic pay down. When in automatic pay down, your principal loan amount and renewal fee will decrease. (EXAMPLE: For a \$300.00 dollar loan the fee is \$90.00. On the 5th due date, you pay \$140.00 which equals the \$90.00 renewal fee plus the \$50.00 pay down. Consequently, your principal balance will be \$250.00 with a new renewal fee of \$75.00.) Once the automatic pay down has begun, your loan must be paid down every due date until it is paid in full.

Pay Down:

You can pay down your principal amount by increments of \$50.00. Paying down will decrease the fee charged for renewal. To accept this option you must notify us of your request in writing via fax at 1-800-416-1619, at least 3 full business days prior to your due date.

APPROVAL TERMS LETTER – SENT WHEN APPLICATION IS FUNDED AND STATUS CHANGED TO PRE-FUND (PAGE 2 OF 2)

If for any reason you do not wish to renew your loan, meaning you wish to pay the full amount due on this due date please contact our customer service department at customerservice@500FastCash.com or 1-888-919-6669.

There is a three-day rule on a full pay out or pay down on your loan. We need to receive the documentation in our office by 4:30 p.m. THREE FULL BUSINESS DAYS prior to your due date. That means if you are due on Friday, we need to have the document by 4:30 p.m. on Monday.

If we do not receive the documentation, in time, your loan will be renewed.

By receiving a loan with 500FastCash you have agreed to the terms listed below:

AGREEMENT TO ARBITRATE DISPUTES: By signing the application and to induce us, 500FastCash, to process and consider your application for a loan, you and we agree that any and all claims, disputes or controversies that we or our servicers or agents have against you or that you have against us, our servicers, agents, directors, officers and employees, that arise out of your application for a loan, the Loan Agreement that you must sign to obtain the loan, this agreement to arbitrate disputes, collection of the loan, or alleging fraud or misrepresentation, whether under the common law or pursuant to federal or state statute or regulation, or otherwise, shall be resolved by binding individual (and not class) arbitration by and under the Code of Procedure of the National Arbitration Forum ("NAF") in effect at the time the claim is filed. This agreement to arbitrate disputes shall apply no matter by whom or against whom the claim is filed. Rules and forms of the NAF may be obtained and all claims shall be filed at any NAF office, on the World Wide Web at www.arb-forum.com, or at National Arbitration Forum, P.O. Box 50191, Minneapolis, Minnesota 55405. If you are unable to pay the costs of arbitration, your arbitration fees will be waived by the NAF. Any arbitration hearing, if one is held, will take place at a location near your residence. This arbitration agreement is made pursuant to a transaction involving interstate commerce. It shall be governed by the Federal Arbitration Act, 9 U.S.C. Sections 1-16. Judgment upon the award may be entered by any party in any court having jurisdiction. This Agreement To Arbitrate Disputes is an independent agreement and shall survive the closing and repayment of the loan for which you are applying. **NOTICE: YOU AND WE WOULD HAVE HAD A RIGHT OR OPPORTUNITY TO LITIGATE DISPUTES THROUGH A COURT AND HAVE A JUDGE OR JURY DECIDE THE DISPUTES BUT HAVE AGREED INSTEAD TO RESOLVE DISPUTES THROUGH BINDING ARBITRATION.**

AGREEMENT NOT TO BRING, JOIN OR PARTICIPATE IN CLASS ACTIONS: To the extent permitted by law, by signing below you agree that you will not bring, join or participate in any class action as to any claim, dispute or controversy you may have against us or our agents, servicers, directors, officers and employees. You agree to the entry of injunctive relief to stop such a lawsuit or to remove you as a participant in the suit. This agreement is not a waiver of any of your rights and remedies to pursue a claim individually and not as a class action in binding arbitration as provided above.

Governing Law: Both parties agree that this Note and your account shall be governed by all applicable federal laws and all laws of the jurisdiction in which the Lender is located, regardless of which state you may reside, and by signing below or by your electronic signature, you hereby contractually consent to the exclusive exercise of regulatory and adjudicatory authority by the jurisdiction in which the Lenders is located over all matters related to this Note and your account, forsaking any other jurisdiction which either party may claim by virtue of residency.

Confidentiality Statement & Notice: This email is covered by the Electronic Communications Privacy Act, 18 U.S.C. 2510-2521 and intended only for the use of the individual or entity to whom it is addressed. Any review, retransmission, dissemination to unauthorized persons or other use of the original message and any attachments is strictly prohibited. If you received this electronic transmission in error, please reply to the above-referenced sender about the error and permanently delete this message. Thank you for your cooperation.

O

APPROVAL FUND LETTER – SENT WHEN APPLICATION FUNDS ARE SENT VIA ACH AND STATUS CHANGED TO ACTIVE (PAGE 1 OF 1)



Phone Number: 1-888-919-6669
Email: customerservice@500FastCash.com
Website: 500fastcash.com

Attention: [REDACTED]

Application ID#: [REDACTED]

It is currently anticipated that the proceeds of your loan will be sent to your bank on 03-16-2012*. It will be up to your bank to post the funds to your account, though the posting usually happens the next business day. If you have questions regarding your deposit, please call your bank and ask for the ACH Department to verify posting.

To view your loan status at any time you may visit our website at 500fastcash.com. You will receive a link with payment options Please follow the instructions below:

- Open the link
- Login using your username and password

Username: [REDACTED]

Password: [REDACTED]

- Select "click here to view payment options"
- Select your payment option

If you have further questions about your account, please contact us at customerservice@500FastCash.com or call us at 1-888-919-6669. We are open Monday through Thursday 8:00 AM to 4:30 PM and Friday 8:00 AM to 3:30 PM.

Thank you,

500FastCash

*Your loan is still subject to final approval. Dates are estimates only.

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